



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of Mikhail Lotvin and Richard M Nemes

Appl. No.: 09/653,085

Filed: 08/31/2000

Title: METHODS AND SYSTEMS FOR ELECTRONIC TRANSACTIONS

Group/Art Unit: 3625

Examiner: Haq, Naeem U

Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NONFINAL OFFICE ACTION

In response to the office action of 08/16/2004, please consider the following remarks. A petition for extension of time (2 months) along with a required fee is filed herewith.

REMARKS / ARGUMENTS

Claims 1,3-5,7-12,23-25, 31, and 32 are pending in this application.

Examiner reopened prosecution in response to the Appeal Brief dated March 29, 2004. Applicants elect to file this reply in response to the non-final office action dated 08/16/2004 ("Office Action").